

Information to identify the case:

Debtor 1 **Steven J. Habib**
First Name Middle Name Last Name
Debtor 2 **Paula A. Habib**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Michigan**
Case number: **19-55540-mlo**

Social Security number or ITIN **xxx-xx-8193**
EIN **-----**
Social Security number or ITIN **xxx-xx-1566**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven J. Habib

Paula A. Habib

2/10/20

By the court: /s/ Maria L. Oxholm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Steven J. Habib
Paula A. Habib
Debtors

Case No. 19-55540-mlo
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: admin
Form ID: 318

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Total Noticed: 40

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db/jdb +Steven J. Habib, Paula A. Habib, 28675 Franklin Rd., Apt 308, Southfield, MI 48034-1604
26232048 Bergman Porretta Eye Center, 29990 Northwestern Hwy, Farmington Hills, MI 48334-3225
26232052 Cuzco Capital, 2124 NE 123rd St Ste 206, North Miami, FL 33181-2939
26232053 DNF Associates, 2351 N Forest Rd Ste 110, Getzville, NY 14068-9902
26232056 FMS Inc., for Synchrony Bank, P.O. Box 707600, Tulsa, OK 74170-7600
26232055 +First Financial Assets Management, for Uplift, Inc., 3091 Governors Lake Dr. 500, Peachtree Corners, GA 30071-1135
26232058 +Global Payments Check, Attn. Bankruptcy, PO Box 66118, Chicago, IL 60666-0097
26232060 +Hospital Consultants, P.C., for William Fortin, P.O. Box 3272, Saginaw, MI 48605-3272
26232062 ID Franklin, LLC, 28675 Franklin Rd, Southfield, MI 48034-1671
26232066 +Michigan Healthcare Professionals, Comprehensive Urology, 31157 Woodward Ave., Royal Oak, MI 48073-0996
26232067 +Midland Credit Management, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007
26232069 +Pargroup, for Millnnium Diagnostic Ctr., 39625 Lewis Dr., Noci, MI 48377-2972
26232070 +Pargroup, for Franklin Internists, 39625 Lewis Dr., Ste. 200, Novi, MI 48377-2962
26232073 Receivables Mgt. Partners, Attn. Bankruptcy, PO Box 13129, Lansing, MI 48901-3129
26232076 +Trident Asset Management, LLC, for Orion Portfolio Svcs., II, LLC, P.O. Box 888424, Atlanta, GA 30356-0424
26253302 United States Attorney - Civil Division, for Internal Revenue Service, 211 W. Fort St., Suite 2001, Detroit, MI 48226-3220
26232077 Uplift, Inc., 801 El Camino Real, Menlo Park, CA 94025-4807

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26232043 EDI: AARGON.COM Feb 11 2020 05:23:00 Aargon Agency, Inc., Attn. Bankruptcy, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
26232044 EDI: AFNIRECOVERY.COM Feb 11 2020 05:23:00 Afni, Inc., Attn. Bankruptcy, PO Box 3427, Bloomington, IL 61702-3427
26232045 +EDI: PHINAMERI.COM Feb 11 2020 05:23:00 Americredit/GM Financial, Bankruptcy, P.O. Box 183853, Arlington, TX 76096-3853
26259079 +EDI: ATLASACQU.COM Feb 11 2020 05:23:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
26232047 E-mail/Text: BH_Bankruptcy@beaumont.org Feb 11 2020 00:30:43 Beaumont, 26901 Beaumont Blvd, Southfield, MI 48033
26232046 E-mail/Text: BH_Bankruptcy@beaumont.org Feb 11 2020 00:30:43 Beaumont, PO Box 5042, Troy, MI 48007-5042
26232049 EDI: CAPITALONE.COM Feb 11 2020 05:23:00 Capital One, Attn. Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
26232050 EDI: CONVERGENT.COM Feb 11 2020 05:23:00 Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
26232051 E-mail/Text: kzoepfle@credit-control.com Feb 11 2020 00:31:22 Credit Control, LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
26232054 E-mail/Text: bknotice@ercbpo.com Feb 11 2020 00:31:28 Enhanced Recovery Corp., Attn. Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
26232057 E-mail/Text: Banko@frontlineas.com Feb 11 2020 00:34:15 Frontline Asset Strategies, 2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783
26232059 E-mail/Text: bankruptcies@halstedfinancial.com Feb 11 2020 00:34:04 Halsted Financial Services, LLC, PO Box 828, Skokie, IL 60076-0828
26232061 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Feb 11 2020 00:31:23 Hunter Warfield, Inc., for Camden Development, Inc., 4620 Woodland Corporate Dr., Tampa, FL 33614-2415
26253301 EDI: IRS.COM Feb 11 2020 05:23:00 Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
26232063 E-mail/Text: bncnotices@becket-lee.com Feb 11 2020 00:30:57 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
26232064 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 11 2020 00:41:03 LVNV Funding/Resurgent Capital, Attn. Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
26232065 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 11 2020 00:41:23 Merrick Bank/CardWorks, Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
26232068 EDI: MID8.COM Feb 11 2020 05:23:00 Midland Funding, 2365 Northside Dr Ste 320, San Diego, CA 92108-2709
26232071 EDI: PRA.COM Feb 11 2020 05:23:00 Portfolio Recovery, Attn. Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
26232072 EDI: PRA.COM Feb 11 2020 05:23:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
26233022 +EDI: PRA.COM Feb 11 2020 05:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
26232074 E-mail/Text: Supportservices@receivablesperformance.com Feb 11 2020 00:34:03 Receivables Performance Mgt., LLC, 20816 44th Ave W, Lynnwood, WA 98036-7744
26232075 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 11 2020 00:41:28 Resurgent Capital Services LP, for LVNV Funding, LLC, 55 Beattie Pl., Ste. 110, Greenville, SC 29601-5115

TOTAL: 23

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Michael Stevenson mstevenson@sbplclaw.com,
MI15@ecfcbis.com;ms@trustesolutions.net;rschultz@sbplclaw.com
R. Soren Andersen on behalf of Attorney R. Soren Andersen rsa.mieb.ecf@att.net
R. Soren Andersen on behalf of Joint Debtor Paula A. Habib rsa.mieb.ecf@att.net
R. Soren Andersen on behalf of Debtor Steven J. Habib rsa.mieb.ecf@att.net

TOTAL: 4